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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1.-24. (canceled)

25.   (currently amended) A method for providing automated coaching for a financial modeling and counseling system over a network to a user-investor, comprising:

inputting personal financial data of the user-investor;

inputting user preferences;

inputting user financial goals;

inputting external financial market data;

processing the personal financial data, the external financial market data, the user preferences, and the user financial goals; and

outputting to the user-investor:

(a)   automated coaching advice provided by an automated rules-based analysis and presented in a natural language format wherein the coaching advice is directed to the user and includes financial advice based on the personal financial data, preferences, and financial goals of the user-investor, and wherein the automated coaching advice includes:;

(b)   a proposed product configuration formulated to comply with the user preferences and the user financial goals, wherein the proposed product configuration includes recommended securities for the user-investor to purchase from a larger set of securities; and

(c)   a projection of an effect of the proposed product configuration on attaining the user financial goals,_[[; and]]

selecting, based on user preferences, a type of product configuration and an amount of coaching advice from a plurality of available service levels wherein the plurality of service levels each include a unique combination of type of product configuration and amount of coaching advise.

26.   (previously presented) The method of claim 25 wherein part of the personal
financial data includes an aggregate cash flow model, an investment target value, a target
date for achieving financial user financial goals, or an investment portfolio.

27.   (previously presented) The method of claim 25 wherein the external financial
market data includes values of various market benchmark indices, performance history of
various securities, or prices of various securities.

28.   (previously presented) The method of claim 25 wherein the automated coaching
advice in natural language format is an interpretation of numerical data.

29.   (previously presented) The method of claim 25 wherein the user preferences include
a risk tolerance, an investment style, or a market attitudes.

30.   (previously presented) The method of claim 25 wherein the user goals include
retirement, purchasing a house, purchasing a car, going on vacation, or paying for college.

31.   (previously presented) The method of claim 25 wherein the automated coaching
advice provides live coaching over the network.

32.   (currently amended) A system for providing automated coaching for a financial
modeling and counseling system over a network to a user-investor, comprising:
     a database for receiving personal financial data of the user-investor;
     a database for receiving user preferences;
     a database for receiving user goals;
     a database for receiving external financial market data;
     a processing unit for processing the personal financial data, the external financial
          market data, the user preferences, and the user goals; and
     a user interface for outputting to the user-investor:
          (a)   automated coaching advice provided by an automated rules-based
               analysis and presented in a natural language format wherein the
               coaching advice is directed to the user and includes financial advice
               based on the personal financial data, preferences, and financial goals

of the user~investor, and wherein the automated coaching advice
includes:;

(b)   a proposed product configuration formulated to comply with the user
preferences and the user goals, wherein the proposed product
configuration includes recommended securities for the user~investor to
purchase from a larger set of securities; and

(c)   a projection of an effect of the proposed product configuration on
attaining the user goals,~[[; and]]

selecting, based on user preferences, a type of product configuration and an amount
of coaching advice from a plurality of available service levels wherein the
plurality of service levels each include a unique combination of type of
product configuration and amount of coaching advise.

33.   (previously presented) The system of claim 32 wherein the personal financial data
includes an aggregate cash flow model, an investment target value, a target date for
achieving the user financial goals, or an investment portfolio

34.   (previously presented) The system of claim 32 wherein the external financial market
data includes values of various market benchmark indices, performance history of various
securities, or prices of various securities.

35.   (previously presented) The system of claim 32 wherein the automated coaching
advice in natural language format is an interpretation of numerical data.

36.   (previously presented) The system of claim 32 further including a user interface for
providing live coaching over the network.

37.   (currently amended) A computer program embodied on a computer readable
medium for providing automated coaching for a financial modeling and counseling system
over a network to a user~investor, comprising:
          a code segment for inputting personal financial data of the user~investor;
          a code segment for inputting user preferences;
          a code segment for inputting user goals;

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a code segment for inputting external financial market data;

a code segment for processing the personal financial data, the external financial
market data, the user preferences, and the user financial goals; _and_

a code segment for outputting _to the user-investor:_

(a)   automated coaching ~~advice~~ _provided by an automated rules-based
analysis and_ presented in a natural language format wherein the
coaching ~~advice is directed to the user and~~ _includes financial advice_
based on the personal financial data, preferences, and financial goals
of the user_-investor,_ ~~and wherein the automated coaching advice
includes:~~;

(b)   _a proposed product configuration formulated to comply with the user
preferences and the user financial goals, wherein the proposed product
configuration includes recommended securities for the user_-investor_ to
purchase from a larger set of securities; and

(c)   _a projection of an effect of the proposed product configuration on
attaining the user financial goals_ [[; and]]

~~selecting, based on user preferences, a type of product configuration and an amount
of coaching advice from a plurality of available service levels wherein the
plurality of service levels each include a unique combination of type of
product configuration and amount of coaching advise.~~

38.   (previously presented) The computer program of claim 37 wherein said personal
financial data includes an aggregate cash flow model, an investment target value, a target
date for achieving the user financial goals, or an investment portfolio.

39.   (previously presented) The computer program of claim 37 wherein the external
financial market data includes values of various market benchmark indices, performance
history of various securities, or prices of various securities.

40.   (previously presented) The system of claim 37 wherein the automated coaching
advice in natural language format is an interpretation of numerical data.

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41.   (previously presented) The system of claim 37 further including a user interface for
providing live coaching over the network.